

PO Box 2529  
NORCROSS, GA 30092

ADDRESS SERVICE REQUESTED

TOLL FREE NUMBER  
(866) 204-3457



June 22, 2010

VIA U.S. MAIL

GREGORY F ADAMS

SALEM, NJ 08079

Re: *MainStreet Acquisition Corp. Account No. 11051398*  
*Originally First National Bank of Omaha - FNBO VISA Platinum*  
*Account No. [REDACTED] 2516*

Dear Mr. Adams:

I am writing in response to your recent correspondence requesting validation of the above referenced account. This account was charged-off by First National Bank of Omaha on August 31, 2009.

Please find enclosed an Account Verification Statement to assist you in tracking the history of the account and the corresponding account balance as of June 22, 2010. Also included is an interest accrual statement.

We have requested First National Bank of Omaha to provide us with the documents you requested and will forward them to you upon receipt, please note the following:

"Verification of a debt involves nothing more than the debt collector confirming in writing that the amount being demanded is what the creditor is claiming is owed; the debt collector is not required to keep detailed files of the alleged debt. Consistent with the legislative history, verification is only intended to eliminate the . . . problem of debt collectors dunning the wrong person or attempting to collect debts which the consumer has already paid. . . There is no concomitant obligation to forward copies of bills or other detailed evidence of the debt." *Chaudhry v. Gallerizzo*, 174 F.3d 394, 406 (4th Cir. 1998).

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

Sincerely  
Scott Loynd

Compliance Attorney

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

## ACCOUNT VERIFICATION STATEMENT

Account Holder: GREGORY F ADAMS, SS#: [REDACTED]  
[REDACTED]  
SALEM, NJ 08079-3102

Re: Main Street Acquisition Corp. Account #: [REDACTED] 898

### ACCOUNT HISTORY

Original Creditor: First National Bank of Omaha - FNBO VISA Platinum  
Original Account Number: [REDACTED] 2516  
Date Account Established: November 1, 2007  
Original Creditor's Address: 1620 Dodge Street  
Omaha, NE 68197

Charge Off Amount: \$11,358.03  
Charge Off Date: August 31, 2009  
Current Owner of Account: Main Street Acquisition Corp.  
Current Owner Address: P.O. Box 2529  
Suwanee, GA 30024-0000

Current Balance: \$11,433.22 as of June 22, 2010  
Customer Service Phone Number: (866) 204-3457

The above amount represents goods and/or services purchased via a credit account extended to the account holder by the original creditor listed above that has been duly assigned to Main Street Acquisition Corp.